

Fill in this information to identify the case:

Debtor 1 Chiquilla Kenyatta Lucas

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Northern District of Mississippi
(State)

Case number 14-12801-JDW

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,
Name of creditor: as Trustee of the Igloo Series III Trust

Court claim no. (if known): 2-1

Last 4 digits of any number you use to
identify the debtor's account:

8 1 0 0

Date of payment change:

Must be at least 21 days after date of this notice 07 / 01 / 2019

New total payment:

\$ 897.79

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 124.58

New escrow payment: \$ 86.49

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Chiquilla Kenyatta Lucas
First Name Middle Name Last Name

Case number (if known) 14-12801-JDW

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle R. Ghidotti-Gonsalves
Signature

Date 05 / 23 / 2019

Print: Michelle R. Ghidotti-Gonsalves
First Name Middle Name Last Name

Title AUTHORIZED AGENT

Company Ghidotti Berger LLP

Address 1920 Old Tustin Ave
Number Street
Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010

Email mghidotti@ghidottiberger.com

SVL Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: May 23, 2019

LENDER LUSE
 611 FRENCH RD
 BYHALIA MS 38611

Loan:

Property Address:
 611 FRENCH ROAD
 BYHALIA, MS 38611

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Mar 2018 to June 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Jul 01, 2019:
Principal & Interest Pmt:		811.30	811.30 **
Escrow Payment:		124.58	86.49
Other Funds Payment:		0.00	0.00
Assistance Payment (-):		0.00	0.00
Reserve Acct Payment:		0.00	0.00
Total Payment:		\$935.88	\$897.79

Escrow Balance Calculation	
Due Date:	May 01, 2019
Escrow Balance:	122.70
Anticipated Pmts to Escrow:	249.16
Anticipated Pmts from Escrow (-):	100.30
Anticipated Escrow Balance:	\$271.56

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	78.49	(955.96)
Mar 2018	83.22	116.43	43.94		* Forced Place Insur	117.77	(839.53)
Mar 2018				43.76	* Escrow Disbursement	117.77	(883.29)
Apr 2018	83.22	116.43	43.94		* Forced Place Insur	157.05	(766.86)
Apr 2018				43.66	* Escrow Disbursement	157.05	(810.52)
May 2018	83.22	116.43	43.94		* Forced Place Insur	196.33	(694.09)
May 2018				43.57	* Escrow Disbursement	196.33	(737.66)
Jun 2018	83.22	116.43	43.94		* Forced Place Insur	235.61	(621.23)
Jun 2018				43.47	* Escrow Disbursement	235.61	(664.70)
Jul 2018	83.22	241.01	43.94		* Forced Place Insur	274.89	(423.69)
Jul 2018		535.36			* Escrow Only Payment	274.89	111.67
Jul 2018		187.39			* Escrow Only Payment	274.89	299.06
Jul 2018				43.37	* Escrow Disbursement	274.89	255.69
Aug 2018	83.22	124.58	43.94		* Forced Place Insur	314.17	380.27
Aug 2018				43.17	* Escrow Disbursement	314.17	337.10
Sep 2018	83.22	124.58	43.94		* Forced Place Insur	353.45	461.68
Sep 2018		187.39			* Escrow Only Payment	353.45	649.07
Sep 2018		187.39			* Escrow Only Payment	353.45	836.46
Sep 2018				43.07	* Escrow Disbursement	353.45	793.39
Oct 2018	83.22	124.58	43.94		* Forced Place Insur	392.73	917.97
Oct 2018		187.39			* Escrow Only Payment	392.73	1,105.36
Oct 2018				42.97	* Escrow Disbursement	392.73	1,062.39
Nov 2018	83.22	124.58	43.94		* Forced Place Insur	432.01	1,186.97
Nov 2018		187.39			* Escrow Only Payment	432.01	1,374.36
Nov 2018				42.87	* Escrow Disbursement	432.01	1,331.49
Dec 2018	83.22	124.58	43.94		* Forced Place Insur	471.29	1,456.07

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Dec 2018		177.16		Escrow Only Payment	471.29	1,591.07
Dec 2018			42.76	* Escrow Disbursement	471.29	1,591.07
Jan 2019	83.22	124.58	43.94	* Forced Place Insur	510.57	1,715.65
Jan 2019		197.02		* Escrow Only Payment	510.57	1,912.67
Jan 2019			42.66	* Escrow Disbursement	510.57	1,870.01
Jan 2019			471.78	* County Tax	510.57	1,398.23
Feb 2019	83.22	124.58	43.94	* Forced Place Insur	549.85	1,522.81
Feb 2019			471.30	* County Tax	78.55	1,522.81
Feb 2019			42.55	* Escrow Disbursement	78.55	1,480.26
Mar 2019		124.58		*	78.55	1,604.84
Mar 2019			50.58	* Escrow Disbursement	78.55	1,554.26
Apr 2019		124.58		*	78.55	1,678.84
Apr 2019			50.45	* Escrow Disbursement	78.55	1,628.39
Apr 2019			215.09	* Escrow Disbursement	78.55	1,413.30
Apr 2019			1,365.03	* Escrow Refund	78.55	48.27
May 2019		124.58		*	78.55	172.85
May 2019			50.15	* Escrow Disbursement	78.55	122.70
				Anticipated Transactions	78.55	122.70
May 2019		124.58	50.15	Forced Place Insur		197.13
Jun 2019		124.58	50.15	Forced Place Insur		271.56
	\$998.64	\$4,048.78	\$998.58	\$2,821.26		

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$998.58. Under Federal law, your lowest monthly balance should not have exceeded \$166.43 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: May 23, 2019

LENDER LUSE

Loan:

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	271.56	235.85
Jul 2019	89.47	50.15	Forced Place Insur	310.88	275.17
Aug 2019	89.47	50.15	Forced Place Insur	350.20	314.49
Sep 2019	89.47	50.15	Forced Place Insur	389.52	353.81
Oct 2019	89.47	50.15	Forced Place Insur	428.84	393.13
Nov 2019	89.47	50.15	Forced Place Insur	468.16	432.45
Dec 2019	89.47	50.15	Forced Place Insur	507.48	471.77
Jan 2020	89.47	50.15	Forced Place Insur	546.80	511.09
Feb 2020	89.47	471.78	County Tax	164.49	128.78
Feb 2020		50.15	Forced Place Insur	114.34	78.63
Mar 2020	89.47	50.15	Forced Place Insur	153.66	117.95
Apr 2020	89.47	50.15	Forced Place Insur	192.98	157.27
May 2020	89.47	50.15	Forced Place Insur	232.30	196.59
Jun 2020	89.47	50.15	Forced Place Insur	271.62	235.91
	<u>\$1,073.64</u>	<u>\$1,073.58</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$78.63. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$178.93 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is \$271.56. Your starting balance (escrow balance required) according to this analysis should be \$235.85. This means you have a surplus of \$35.71.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be \$1,073.58. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

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New Escrow Payment Calculation	Document Page 6 of 8
Unadjusted Escrow Payment	89.47
Surplus Amount:	2.98
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	\$86.49

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**

Michelle R. Ghidotti-Gonsalves. (232837)
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Santa Ana, CA 92705
Ph: (949) 427-2010
Fax: (949) 427-2732
mghidotti@ghidottiberger.com

Attorney for Creditor
U.S. Bank Trust National Association, as Trustee of the Igloo Series III Trust

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI (ABERDEEN)

In Re: Chiquilla Kenyatta Lucas)	CASE NO.: 14-12801-JDW
)	
)	CHAPTER 13
Debtor.)	
)	CERTIFICATE OF SERVICE
)	
)	
)	

CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave., Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On May 23, 2019 I served the following documents described as:

- NOTICE OF MORTGAGE PAYMENT CHANGE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor

Chiquilla Kenyatta Lucas
611 French Rd.
Byhalia, MS 38611

Debtor's Counsel

Robert H. Lomenick, Jr.
P.O. Box 417
Holly Springs, MS 38635

Trustee

Locke D. Barkley
6360 I-55 North
Suite 140
Jackson, MS 3921

U.S Trustee

U. S. Trustee
501 East Court Street, Suite 6-430
Jackson, MS 39201

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

____ Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on May 23, 2019 at Santa Ana, California

/s/ Marlen Gomez
Marlen Gomez